

**Information to identify the case:**

Debtor 1	<u>Matthew J. Kuhns</u>	Social Security number or ITIN	xxx-xx-8890
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Christine J. Kuhns</u>	Social Security number or ITIN	xxx-xx-0010
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>21-20084-TPA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Matthew J. Kuhns

Christine J. Kuhns

5/26/21

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Matthew J. Kuhns  
Christine J. Kuhns  
Debtors

Case No. 21-20084-TPA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 26, 2021

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Matthew J. Kuhns, Christine J. Kuhns, 218 Wendel Rd, Irwin, PA 15642-3227
aty	+ Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
tr	+ Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
cr	+ Jeannette City School District, Maiello Brungo & Maiello, LLP- Tax Div., 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15329850	+ 1stnatlcc, 500 East 60th St North, Sioux Falls, SD 57104-0478
15329854	+ Ccs/first National Ban, 500 East 60th St North, Sioux Falls, SD 57104-0478
15329864	+ Goldman Sachs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400
15329865	+ Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400
15336953	Jan Merlino, 899 Old Route 66, Harrison City, PA 15636
15329872	++ PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734 address filed with court., Wstmrlnd Fcu, 1007 George Station Rd, Greensburg, PA 15601
15338694	+ Reinhardt Food Service LLC, 226 E. View Drive, Mount Pleasant, PA 15666-1036
15338695	+ Smart Merchant Solutions, 2240 Royal Lane #213, Dallas, TX 75229-7818
15336958	+ Westmoreland County Tax Claim Bureau, 2 N Main St #406, Greensburg, PA 15601-2417

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 27 2021 03:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 27 2021 02:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 27 2021 03:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 27 2021 02:36:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	May 27 2021 03:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15329851	+ EDI: GMACFS.COM	May 27 2021 03:08:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15329852	EDI: BANKAMER.COM	May 27 2021 03:08:00	Bank Of America, Po Box 982238, El Paso, TX 79998
15329853	+ EDI: CAPITALONE.COM	May 27 2021 03:08:00	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
15329855	+ EDI: CITICORP.COM		

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		May 27 2021 03:08:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15329856	+ EDI: CCUSA.COM		
		May 27 2021 03:08:00	Credit Coll/usa, 16 Distributor Drive, Morgantown, WV 26501-7209
15329857	+ Email/PDF: creditonebknotifications@resurgent.com		
		May 27 2021 01:36:32	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15329858	+ EDI: DISCOVER.COM		
		May 27 2021 03:08:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15329859	+ EDI: AMINFOFP.COM		
		May 27 2021 03:08:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15329860	+ Email/Text: cashiering-administrationservices@flagstar.com		
		May 27 2021 02:38:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15329861	+ EDI: FORD.COM		
		May 27 2021 03:08:00	Ford Motor Credit Comp, Pob 542000, Omaha, NE 68154-8000
15329862	+ EDI: PHINGENESIS		
		May 27 2021 03:08:00	Gbs/first Electronic B, Po Box 4499, Beaverton, OR 97076-4499
15329863	+ EDI: CBS7AVE		
		May 27 2021 03:08:00	Ginny's Inc, 1112 7th Ave, Monroe, WI 53566-1364
15329866	+ EDI: IIC9.COM		
		May 27 2021 03:08:00	I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
15338693	+ Email/Text: yackuboskeya@indianafirst.com		
		May 27 2021 02:38:00	Indiana First Savings Bank, 935 Philadelphia Street, Indiana, PA 15701-3938
15329867	+ Email/Text: yackuboskeya@indianafirst.com		
		May 27 2021 02:38:00	Indiana First Svgs Ban, 935 Philadelphia Street, Indiana, PA 15701-3938
15329868	+ EDI: NAVIENTFKASMSERV.COM		
		May 27 2021 03:08:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15329869	Email/Text: Bankruptcy.Notices@pnc.com		
		May 27 2021 02:35:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15329870	+ EDI: RMSC.COM		
		May 27 2021 03:08:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15329871	+ EDI: RMSC.COM		
		May 27 2021 03:08:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15330139	+ EDI: RMSC.COM		
		May 27 2021 03:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FLAGSTAR BANK, FSB
15336935	*+	1stnatlcc, 500 East 60th St North, Sioux Falls, SD 57104-0478
15336936	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15336937	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
15336938	*+	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
15336939	*+	Ccs/first National Ban, 500 East 60th St North, Sioux Falls, SD 57104-0478
15336940	*+	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15336941	*+	Credit Coll/usa, 16 Distributor Drive, Morgantown, WV 26501-7209
15336942	*+	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15336943	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15336944	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15336945	*+	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639

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15336946	*+	Ford Motor Credit Comp, Pob 542000, Omaha, NE 68154-8000
15336947	*+	Gbs/first Electronic B, Po Box 4499, Beaverton, OR 97076-4499
15336948	*+	Ginny's Inc, 1112 7th Ave, Monroe, WI 53566-1364
15336949	*+	Goldman Sachs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400
15336950	*+	Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400
15336951	*+	I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
15336952	*+	Indiana First Svgs Ban, 935 Philadelphia Street, Indiana, PA 15701-3938
15336954	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15336959	*P++	PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734, address filed with court:, Wstmrlnd Fcu, 1007 George Station Rd, Greensburg, PA 15601
15336955	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15336956	*+	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15336957	*+	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001

TOTAL: 1 Undeliverable, 23 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2021 at the address(es) listed below:**

Name	Email Address
Jennifer L. Cerce	on behalf of Creditor Jeannette City School District jlc@mbm-law.net
Lawrence W. Willis	on behalf of Debtor Matthew J. Kuhns ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Joint Debtor Christine J. Kuhns ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Lisa M. Swope	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Maria Miksich	on behalf of Creditor FLAGSTAR BANK FSB mmiksich@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov

TOTAL: 7